

Workers' Compensation Benefits

Depending upon the seriousness of your injury and whether or not it affects your ability to work, you may be entitled to one or more workers' compensation benefits including:

- Medical benefits
- Wage replacement benefits (known as temporary disability benefits)
- Permanency benefits
- Vocational rehabilitation
- Death benefits – these may also be available to a worker's spouse or family members if the worker dies from a work injury

Medical Benefits

Your employer's workers' compensation insurance should pay for all reasonable and necessary medical services and supplies related to an on-the-job injury. In some cases, this may include not only coverage for doctor visits and hospital treatment, but also coverage for physical therapy, medication, chiropractic treatment and psychological counseling.

Temporary Disability

If you are unable to work at all during your recovery from a work-related injury, then you will be provided with weekly wage replacement compensation, called temporary, total disability (TTD) compensation. If your doctor releases you to part-time work or light duty work while you are recovering, then you may be entitled to temporary, partial disability (TPD) compensation.

To obtain TTD benefits, you must be disabled from work 4 days or more due to your injury.

Your TTD benefits are approximately two-thirds of your usual wage.

You receive an additional \$10 per week for each of your dependent children.

If your doctor releases you to part-time work, you receive partial compensation, two-thirds the difference between your full and part-time pay.

What if I have dependents?

In addition to any temporary disability benefits, you will be provided a small supplement for each of your dependent children. Your employer's insurance adjuster should provide you with a copy of a Form 10 to report your dependents and also any wages you may have lost from a second or third job as a result of your injury.

If not, you may download a Form 10 by clicking [here \[PDF\]](#) or by contacting our office at (802) 828-2286.

Permanent Impairment Benefits

If you are left with a permanent impairment following your recovery, you may receive additional compensation related to loss of function once your temporary disability compensation ends. The law

provides a schedule from which these benefits are calculated. You will receive periodic payments unless a lump sum request is approved by the Workers' Compensation and Safety Division.

Vocational Rehabilitation Benefits

If your injury prevents you from returning to employment that you have previous training or experience for, you may be eligible for Vocational Rehabilitation services. This may include training, job placement or on-the-job training to help you return to suitable employment.

Can my benefits be discontinued?

Yes, any of your benefits can be discontinued provided the adjuster files a properly supported [Form 27 \[PDF\]](#) with you and the Department. The insurance carrier can stop payments if you return to work, are medically released to return to work, reach maximum medical improvement (MMI) (a plateau in your recovery), or do not cooperate in your claim.

If you get medical benefits for a time, these benefits can be discontinued if there is medical evidence that you no longer need treatment or your treatment is not necessary and reasonably related to your injury. The insurance carrier must provide evidence from your own medical doctor, from your medical records or from an Independent Medical Examination (IME) to support discontinuance of your medical benefits.

You may request an informal conference to challenge a discontinuance of benefits by filing a Form 6 request for hearing. Click [here \[PDF\]](#) to download a Form 6.